

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gregory Thomas Alverest, Sr.
 Debtor

Case No. 18-10002-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db +Gregory Thomas Alverest, Sr., 225 West Nedro Avenue, Philadelphia, PA 19120-1838
 14035123 Commonwealth of Pennsylvania, c/o First Judicial of Pennsylvania, APPD/OJR/OCC,
 Room 370 City Hall, Philadelphia, PA 19107
 14035129 +KML Law Group, PC, Suite 5000-BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14035130 +Midland Funding, 227 West Trade Street, Charlotte, NC 28202-1675
 14035131 Midland Funding LLC, 1315 Aero Drive, San Diego, CA 92123
 14035134 PECO-Payment Processing, PO Box 37629, Philadelphia, PA 19101-0629
 14035136 +PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1466
 14035137 Philadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700
 14035142 +Rochelle Alverest, 225 Nedro Avenue, Philadelphia, PA 19120-1838
 14035143 +Tabas & Rosen, PC, Suite 2300, 1601 Market Street, Philadelphia, PA 19103-2306
 14035144 +US Bank National Association, 111 East Wacker Drive, Suite 3000, Chicago, IL 60601-4803
 14035145 +Utah Loan Service, PO Box 445, Kaysville, UT 84037-0445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: midusalcomcast.net Jan 25 2018 03:02:28 MICHAEL D. SAYLES,
 Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
 tr +E-mail/Text: bncnotice@phl3trustee.com Jan 25 2018 03:03:44 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2018 03:02:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2018 03:03:15 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 25 2018 03:03:02 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14035118 EDI: PHINAMERI.COM Jan 25 2018 02:48:00 Americredit, PO Box 183593,
 Arlington, TX 76096-3593
 14035116 +E-mail/Text: tropiann@einstein.edu Jan 25 2018 03:02:41 Albert Einstein Medical Center,
 Olney Office Center, Suite 301, 101 East Olney Avenue, Philadelphia, PA 19120-2421
 14035117 EDI: AIS.COM Jan 25 2018 02:48:00 American InfoSource, PO Box 268941,
 Oklahoma City, OK 73126-8941
 14035119 EDI: CAPITALONE.COM Jan 25 2018 02:48:00 Capital One, PO Box 85015,
 Richmond, VA 23285-5018
 14035122 E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 City of Philadelphia,
 Law Department, One Parkway Building, 1515 Arch Street, 15th Floor,
 Philadelphia, PA 19102-1595
 14035121 E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 City of Philadelphia,
 Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor,
 Philadelphia, PA 19102-1595
 14035120 +E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21
 City & School District of Philadelphia, Law Department-Tax Unit,
 Municipal Services Building, 1401 JFK Blvd, 5th floor, Philadelphia, PA 19102-1617
 14035124 +E-mail/Text: bkaudit@amracounts.com Jan 25 2018 03:02:40 Credit Coll, PO box 60607,
 Oklahoma City, OK 73146-0607
 14035125 EDI: DIRECTV.COM Jan 25 2018 02:49:00 DIRECTV, PO Box 11732, Newark, NJ 07101-4732
 14035126 +EDI: RMSC.COM Jan 25 2018 02:48:00 GE Capital Retail Bank, PO Box 965002,
 Orlando, FL 32896-5002
 14035127 +EDI: PHINAMERI.COM Jan 25 2018 02:48:00 GM Financial, 801 Cherry Street,
 Fort Worth, TX 76102-6803
 14035128 EDI: JEFFERSONCAP.COM Jan 25 2018 02:48:00 Jefferson Capital Systems, LLC, P.O. Box 7999,
 Saint Cloud, MN 56302-9617
 14035132 +EDI: MID8.COM Jan 25 2018 02:48:00 Midland Funding LLC, 8875 Aero Drive, Ste 200,
 San Diego, CA 92123-2255
 14035133 +E-mail/Text: bankruptcydepartment@tsico.com Jan 25 2018 03:03:40 NCO FIN/99, PO BOX 15636,
 Wilmington, DE 19850-5636
 14035135 E-mail/Text: blegal@phfa.org Jan 25 2018 03:03:04 PHFA, PO Box 8029,
 Harrisburg, PA 17105
 14035138 EDI: PRA.COM Jan 25 2018 02:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541-0914
 14035318 +EDI: PRA.COM Jan 25 2018 02:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14035140 +EDI: RESURGENT.COM Jan 25 2018 02:48:00 PYOD, LLC, PO Box 19008,
 Greenville, SC 29602-9008
 14035139 EDI: AMINFOFP.COM Jan 25 2018 02:48:00 Premier Bank, PO Box 5147,
 Sioux Falls, SD 57117-5147
 14035141 +EDI: RESURGENT.COM Jan 25 2018 02:48:00 Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008
 14035146 E-mail/Text: james.feighan@phila.gov Jan 25 2018 03:03:50 Water Revenue Bureau,
 Philadelphia Department of Revenue, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

District/off: 0313-2

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Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

MICHAEL D. SAYLES on behalf of Debtor Gregory Thomas Alverest, Sr. midusal@comcast.net,
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Gregory Thomas Alverest Sr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-10002-amc		
	Social Security number or ITIN	xxx-xx-8374	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 1/1/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gregory Thomas Alverest Sr.	
2. All other names used in the last 8 years		
3. Address	225 West Nedro Avenue Philadelphia, PA 19120	
4. Debtor's attorney Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/24/18

For more information, see page 2

Location:
Suite 18-341, 1234 Market Street, Philadelphia,
PA 19107

Filing deadline: 6/30/18

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.